

SPECIFICATION

In the Specification, please replace the paragraph beginning on page 5, line 2 with the following paragraph:

FIG. 1 depicts a preferred operating architecture ~~100~~ of the information exchange system 102 described herein. The overall system architecture ~~100~~ is based on a network client-server model, wherein various client 110 platforms communicate with a layer of applications 140 through a network 120. Since the information exchange system 102 supports a plurality of client platforms (which are discussed in detail below), an interface layer 130 comprising interface servers is provided for interacting with the plurality of client-side platforms. The information that is exchanged by users of the system 102 is maintained in a database 160. The critical infrastructure layer that primarily provides the operational capability of the system 102 to facilitate the storage, modification, and exchange of information for people and businesses lies in the exchange engine layer 150.